

**Liiska Hubinta Arjiga Kaalmada Milkiilaha Guriga**  
**Waaxda Horumarinta Xaafadda**  
**Xarunta Guriga Boston (Boston Home Center)**

Waad ku mahadsan tahay in aad danneysay Xarunta Guriga Boston (Boston Home Center). Hoos waxaa ku qoran warqadaha aad u baahan tahay in aad ku soo dartid arjigaada. Fadlan hubso in aad soo raacisid dhamaan warqadaha loo baahan yahay ee ku qoran liiska.

Maka arjigaada ku dhamaystiran yahay dhamaan warqadaha hoose, fadlan u soo dir:

**The Boston Home Center**  
**Attn: Homeowner Assistance Program**  
**26 Central Ave**  
**Hyde Park, MA 02136**

Kaddib marka aan helno warqadahaan, waxaan ku ogeysiin doonaa, qoraal ahaan, xaaladda uu ku sugaran yahay arjigaada.

**WARQADAHU LOOGA BAAHAN YAHAY DHAMAAN ARJIILEYAASHA:**

1. Arjiga Brograamka oo dhamaystiran lana saxiixay. Dhamaan milkiileyaasha waa in lagusoo daro arjiga.
2. Kashifaadda Brograamka la dhamaystiray lana saxiixay
3. Koobiga Heshiiska Diiwaanka (laguna magacaabo "Heshiiska Joojinta Sheegashada" (Quitclaim Deed), "Heshiiska Ballan Qaadka" (Warranty Deed), ama "Shahaadada Lahaashada" (Certificate of Title). Koobiga waxaa laga heli karaa Maxkamadda Edward Brooke Courthouse - Diiwaan Gelinta Heshiisyada Edward Brooke Courthouse - Registry of Deeds, 24 New Chardon Street, Boston, ama tag [www.suffolkdeeds.com](http://www.suffolkdeeds.com).
4. Haddii loo baahdo Shahaadada Dhimashada asalka ee dhamaan dadka dhintay kuna qoran heshiiska ku jira diiwaanka (haddii aan laga diiwaan gelinin Diiwaangelinta Heshiisyada Suffolk (Suffolk Registry of Deeds). Shahaadada Dhimashada waxaa laga heli karaa Diiwaanka Dhallashada, Dhimashada iyo Guurka, Dawladda Hoose, Qolka 213, Boston MA, 02201.
5. Koobiga Ceymiska Milkiilaha Guriga (Homeowner's Insurance Policy) iminka jira. Haddii guriga uu ku yaal meelaha biyo galeenka, waxaa loo baahan yahay warqadaha ceymiska.

**Liiska Hubinta Arjiga Kaalmada Milkiiлаha Guriga**  
**Waaxda Horumarinta Xaafadda**  
**Xarunta Guriga Boston (Boston Home Center)**

6. Koobiga Canshuur Celinta Federalka ugu dambeyay oo saxiixan lana soo raaciyo Foomamka W-2 iyo dhamaan Jadwalada. (Foomka IRS 1040, 1040A, ama 1040EZ) ee loogu talogalay dhamaan milkiileyaasha. Haddii aad Iskaada u Shaqeysatid, la kaalay Bayaanka Fa'iidata iyo Khasaarada (Profit and Loss Statement) aad adiga iyo xisaabiyahaada saxiixdeen, iyo koobiyada Canshuur Celinta labadii sanno la soo dhaafay.
  7. Labo dabada jeegagga iminka jira ee loogu talogalay dhamaan xubnaha reeraha ee jira 18 sanno ama ka weyn; iyo/ama caddeynta dakhliga laga keeno dhamaan ilaha kale sida Warqadda Siinta Soshal Sekuritiga, Magta Shaqo La'aanta, Hawlgabnimada, iwm.\*
  8. Bayaanka Deynta Guriga iminka jirta ee dhamaan deynta lagu leeyahay hantida kana mid ah qiimaha ku darsomay (equity) ama deynta dayactirka. Soo raaci warqadda sharaxda isticmaalka deynta qiimaha ku darsomay (equity loan).
  9. Koobiga keydka ugu dambeyay, bayaanada baaqiga xisaabaadka wareega iyo xisaabaadka kale lagana soo qaado dhamaan hay'adaha lagu shubo (sida 401K, maalgelinta "stock", bond, bangiyada "credit union", iwm.) ee dhamaan milkiileyaasha.
  10. Keen labo (2) xisaab oo laga soo qaato qandaraasleyaasha oo shatti haysta kuna hawlan hagaajinta gurigaada (guryahaada). Fadlan soo raaci koobiga warqadaha soo socda aad ka soo qaadatid qandaraaslahaa aad dooratay: Shahaadada Diiwaangelinta Qandaraaslahaa Hagaajinta Guriga Mass [Mass Home Improvement Contractor (HIC) Registration Certificate], Shattiga Kormeereyaasha Dhismaha (Construction Supervisors License) (CSL), Shattiga Cusboneyisiiinta Ammaanka Macdanta Mass (Mass Lead Safe Renovators License) ama Shahaadada Cusboneyisiiyaha EPA (EPA Renovator Certificate), iyo Ceymiska Khasaarada uu Geysto Qandaraaslahaa (Contractor Liability Insurance)
- \*Xagga dhamaan dadka ka weyn 18 sanno. Haddii qofka yahay/dadka aysan shaqeynin, waa in la keeno koobiga qoraalka dugsiga ama sharaxaadda daruufaha iyo warqadda Affidafitka Dakhli La'aanta.*

Waxaa dhici karto in macluumaad dheeraad ah laga dalbado arjiilaha.  
Dhamaan macluumaadka la soo codsaday waa in loo gudbiyo Magaalada Boston.

**Xasuuusin:** Qor macluumaadka dheeraadka ah ay adiga kula tahay in aan ogaano si aan uga shaqeyno arjigaada.

# **ARJIGA BROGRAAMKA HAGAAJINTA GURIGA**

## **Xarunta Guriga Boston (Boston Home Center)**

### **Waaxda Horumarinta Xaafadda**

### **(Department of Neighborhood Development)**

**Fadlan calaamee sanduuqa ku xiga brogramka gaarka aad adiga dalbaneysid:**

- HomeWorks HELP
- Hagaajinta Guriga Waayeeelka
- Ammaanka Macdanta "Lead" ee Boston (Lead Safe Boston)
- Brogramka ADU

#### **I. Macluumaadka Arjiilaha**

**Arjiilaha:** \_\_\_\_\_  
Magaca Kowaad \_\_\_\_\_ Magaca Dhexe \_\_\_\_\_ Magaca Dambe \_\_\_\_\_

**Nambarka Soshal Sekuritiga:** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**Cinwaanka:** \_\_\_\_\_ Jidka \_\_\_\_\_ Magaalada \_\_\_\_\_ Gobolka \_\_\_\_\_ Zip Code \_\_\_\_\_

**Telefoonka:** \_\_\_\_\_ Guriga \_\_\_\_\_ Tel. Gacanta \_\_\_\_\_ Shaqada \_\_\_\_\_

**Taariikhda Dhallashada:** \_\_\_\_\_ **Ilmayl:** \_\_\_\_\_  
**Muwaadin Mareykan?**

- Haa
- Maya

#### **Shisheeye Daggan?**

- Haa
- Maya

**Arjiilaha Labaad:** \_\_\_\_\_  
Magaca Kowaad \_\_\_\_\_ Magaca Dhexe \_\_\_\_\_ Magaca Dambe \_\_\_\_\_

**Nambarka Soshal Sekuritiga:** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**Cinwaanka:** \_\_\_\_\_ Jidka \_\_\_\_\_ Magaalada \_\_\_\_\_ Gobolka \_\_\_\_\_ Zip Code \_\_\_\_\_

**Telefoonka:** \_\_\_\_\_ Guriga \_\_\_\_\_ Tel. Gacanta \_\_\_\_\_ Shaqada \_\_\_\_\_

# ARJIGA BROGRAAMKA HAGAAJINTA GURIGA

## Xarunta Guriga Boston (Boston Home Center)

# Waaxda Horumarinta Xaafadda (Department of Neighborhood Development)

**Taariikhda Dhallashada:** \_\_\_\_\_ **limayl:** \_\_\_\_\_  
**Muwaadin Mareykan?**

Haa  Maya

# Shisheeye Daggan?

Haa  Maya

## II. Macluumaadka Dakhliga Reerka

Qor dhamaan lliiska dadka daggan hantida. Waa in la qoro dakhliga dhamaan xubnaha reerka ee ka weyn 18 sanno.

**Iskudarka tirada dadka ku sugaran reerka: \_\_\_\_\_**

**\*\*Ilaha laga helo daqliga waxaa ka mid ah mushaarka, waqtiga dheeraadka, gunnada, khidmadda, soshal sekuriti/manaafacaadka hawlgabnimada, manaafacaadka shaqo la'aanta, dakhliga korsaarka/wadaagga, ceydha, taakuleynta xaaska/masaruufka cunuqqa iyo dhamaan dakhliqa kale.**

## **Arjiilaha miyuu kaalmada maaliyadda ka helay Waaxda Horumarinta Xaafadda Magaalada Boston (City of Boston Department of Neighborhood Development)?**

Haa  Maya

Haddii ay tahay haa, maxay tahay taariikhda aad qaadatay kaalmada maaliyadda? \_\_\_\_\_

# **ARJIGA BROGRAAMKA HAGAAJINTA GURIGA**

## **Xarunta Guriga Boston (Boston Home Center)**

### **Waaxda Horumarinta Xaafadda**

### **(Department of Neighborhood Development)**

Maxay ahayd ujeedada kaalmada maaliyadda?

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Maxuu yahay cinwaanka hantida meesha aad ku qaadatay kaalmada maaliyadda?

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### **III. Macluumaadka Hantida**

Qiimaha dhamaan hantida maguuraanka (guriga aan aasaasiga ahayn):

\$\_\_\_\_\_

Iskudarka hantida xisaabaadka wareega iyo keydka:

\$\_\_\_\_\_

Miyaad hanti ku iibisay qiimo ka yar qiimaha suuqa labadii (2) sanno

Haa

Maya

### **IV. Macluumaadka Hantida**

Fadlan calaamee nooca hantida:

- Hal qoys
- Labo qoys
- Saddax Qoys

- Afar Qoys
- Kondominium

Fadlan sharax hagaajinta gudaha iyo dibadda ee loo baahan yahay:

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**Maclumaadka Kirada Qeypta (buuxi oo keliya haddii ITagu dabaqi karo):**

Namabrka Kirada Qeypta	Banaan Tirada (Haa/Maya)	Dagganaha Qolalka Jiifka	Bil Kasta Magaca	Kirada
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_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

# **ARJIGA BROGRAAMKA HAGAAJINTA GURIGA**

## **Xarunta Guriga Boston (Boston Home Center)**

### **Waaxda Horumarinta Xaafadda**

### **(Department of Neighborhood Development)**

**Hantida ma u baahan tahay shaqada ka-fiiqidda macdanta "lead"?**

Haa

Maya

**Haddii ay tahay "Haa", cunug ka yar 6 sanno miyaa kula daggan ama kula daggi doono hantida?**

Haa

Maya

**Haddii ay tahay "Maya" cunug ka yar 6 sanno miyaa si joogto ah u soo booqda hantida?**

Haa

Maya

**Haddii ay tahay "Haa", intee saac halkii todobaad ayuu cunugga ku qaataa/ku qaadan doonaa hantida? \_\_\_\_\_**

#### **V. Macluumaadka Xariirka Suuq Geynta**

Fadlana buuxi qeypta soo socoto si aad noogu kaalmeysid in aan fullino sharuudahena xariirka suuq geynta. Jawaabtaada waa iskaa mana saamayn doonto arjigaada.

**Isirka/Dhallashada qofka ku sugar reerkaada (calamee dhamaan inta lagu dabaqi karo):**

- Hindida  
Mareykanka/Dhalladka  
Alaska
- Asian
- Madow ama Mareykanka  
Afrikaanka

- Dhalladka Hawaiian ama  
Jasiiradda Basifigga
- Caddaan
- Hisbanik ama Latino
- Wax Kale:

**Arjiilaha ma yahay qof itaal darran?**

Haa

Maya

**Arjiilaha ma ka weyn yahay 62 sanno?**

Haa

Maya

**Arjiilaha ma tahay haween madax ka ah reerka?**

Haa

Maya

# **ARJIGA BROGRAAMKA HAGAAJINTA GURIGA**

## **Xarunta Guriga Boston (Boston Home Center)**

### **Waaxda Horumarinta Xaafadda**

### **(Department of Neighborhood Development)**

#### **VI. Saxyix kuna qor Taariikhda**

Aniga waxaan caddeynaa sida hoos timaado been abuurka in macluumaadka la soo dhaafay yahiin run, sax, dhamaystiran aan qalad lahayn dhinac kasta. Aniga waxaan halkaan u fasaxay Magaalada Boston in ay si madax banaan u xaqijiso macluumaadka la bixiyay halkaan. Aniga waxaan caddeynaa in aan akhristay Kashifaadda Brograamka iyo waxaan waafaqsanaha Qodobada iyo Sharuudaha brograamkaan. Aniga, waxaan fahamsanahay sida hoos timaado Sharciga Sheegashada Beenta (False Claims Act), 31U.S.C§§ 3279-3733, kuwa iyagoo ogsoon soo gudbiya, ama sabab u noqda in qof kale ama hay'ad, soo gudbiso sheegashooyin been ah oo lagu qaato maaliyadda dawladda, waxaa loo qabsan karaa saddax laab khasaarada soo gaartay dawladda lagu darray cizaabta madaniga halkii sheegasho oo been abuur lagu qaato.

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Arjiilaha (daabac magaca)

Saxiixa Arjiilaha

Taariikhda

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Arjiilaha Labaad (daabac magaca)

Saxiixa Arjiilaha Labaad

Taariikhda

- Marka aan calaameeyo sanduuqaan, Aniga waxaan aqoonsanahay in marka aan qoro magaceyyga in taasi rasmi ahaan la mid tahay saxiixa warqadaan.

## **Kashifaadda Brograamka**

**Brograamka Deynta Ku Soo Siyaadda Qiimaha Guriga HomeWorks Help  
[HomeWorks Help (Home Equity Loan Program)] – Warqadda Xaqiiqada**

**Waaxda Horumarinta Xaafadda  
(Department of Neighborhood Development)  
Xarunta Guriga Boston  
(Boston Home Center)**

Brograamka Deynta Ku Soo Siyaadda Qiimaha Guriga ee Xarunta Guriga Boston (Boston Home Center's Home Equity Loan Program) (HELP) wuxuu milkiileyaasha guryaha Magaalada Boston ku kaalmeeyaa talo kale oo la awoodo si loo maalgeliyo hagaajinta looga baahan yahay guryahooda, taasoo horumarisa dib u maalgelin la arki karo oo ka socdo xaafadaha Boston. Brograamka waxaa la fulliyaa hadba sida loo helo maalgelin.

### **SHARUUDAH XAQ U YEELASHADA**

**Si aad xaq ugu yeelatid HomeWorks HELP, waa in aad la kullantid DHAMAAN sharuudaha soo socdo:**

- In aad ahaatid milkiile daggan hantida ka kooban 1-4 qoys oo ku taal Magaalada Boston, kana mid ah guryaha kondominium iyo ururada kondominiumka (ilaa lex guri keliya), oo hagaajin ka fulliyo meelaha dadka ka dhxeeyo;
- Dakhliga Ugu Badan Reerka Kama Badnaan Karo 135% Dakhliga Dhexe Xaafadda (Area Median Income) (AMI) sida ay u xisaabtay Waaxda Guriyeynta iyo Horumarinta Magaalada Mareykanka (U.S. Department of Housing and Urban Development) (HUD) kuna saleysan tirada reerka. (Fiiri jaantuska hoose);
- Milkiileyaasha dakhligooda ugu badan ka sareeyo 120% AMI sida Hud xisaabtay waxay xaq u leeyahiin deynta Magaalada oo gaarta ilaa 50% kharashka (ilaa deynta ugu badan) xagga hagaajinta loo ogol yahay lana timaado maaliyadda 50% ama doolar-ilaa-dollar (1:1) maaliyadooda ama deynta bangiga. Wuxuu dakhliga iminka jira ka heli kartaa halkaan.

- In aad haysatid in ka yar \$75,000 hantida maaliyadda. Dhamaan hantida, haddii ay tahay lacagta caddaanka, qiimaha ku soo siyaada hantida ma guuraanka aasaasiga, maaliyadda maalgelinta, ama shay kale oo qiimo leh, waxaa lagu darri doonaa xisaabinta hantida. Waxyaabaha keliya ee ka reeban waa maaliyadda aasaasiga, maaliyadda hawlgabnimada dawladda ogolaatay, iyo keydka kulliyadda. Haddii hantida ay lagama maarmaan u tahay ilaha dakhliga aasaasiga ee milkiilaha, sida milkiyadda ganacsiga, waxaa dhici karto in qaar ama dhamaan hantida laga dhaafu xisaabinta, balse ilaa heerka loo baahan yahay si uu u sii socodo dakhliga milkiilaha;
- Waa in la bixiyo dhamaan xisaabaadka Magaalada Boston iyo deynta guriga, kana mid ah canshuurta hantida iyo biilasha biyaha;
- Waa in la bixiyo dhamaan deynta iyo ceymiska milkiilaha guriga;
- Waxaa dhici karto in aadan qaadanin kaalmada maaliyadda hagaajinta guriga ee laga qaato brograamka Magaalada Boston tobankii (10) sanno ee la soo dhaafay, marka laga reebo maaliyadda ku baxda fiiqidda macdanta "lead".

## **QODOBADA IYO SHARUUDAH**

- Dakhiga reerka uu soo gudbiyay Milkiilaha guriga waxaa soo gala dhamaan dadka dagan guriga uu daggan yahay milkiilaha guriga iyo waxaa ka mid ah ilaha dakhliga ee dhamaan dadka dagan (dakhliga la canshuuro iyo dakhliga aan la canshurin), sida balse kuma eka: lacagta la shaqeysto, saacadaha dheeraadka, qeybsiga IRA, gunnada qeyb ka mid ah shaqada, maalgelinta la qeybsado, korsaarka, maalgelinta sannadka (annuities), xaqa, magta Maamulka Ciidadamada (Veteran Administration VA), dakhliga guud ee laga qaato kirada muddada dheer iyo dakhliga guud ee laga qaato kirada muddada gaaban, khidmadda, dakhliga gadaal loo dhigay, kharashka ceydha, manaafacaadka soshal sekuritiga, kharashka itaal darrida, taakuleynta xaaska, kaalmada dadweynaha, mushaarka fasaxa bukaanka, magta shaqo la'aanta, iyo dakhliga laga helo ammaanada, hawlaха ganacsiga, iyo maalgelinta.
- Ma jirto lacag bil kasta lagu bixiyo deynta mana leyska rabo in dib loo bixiyo ilaa milkiilaha ka guuro, iibiyoo, ama wareejiyo milkiyadda hantida, ama ku dhaqaaqo dib u maalgelinta lacagta caddaanka guriga. Deynta Magaalada waxaa suga Deynta Guriga (Mortgage) iyo Warqadda (Promissory Note). Deynta Guriga (Mortage) waxay ahaan doontaa qaan saaran hantida oo la geliyo diiwaanka barwaaqo sooranka Commonwealth of Massachusetts Suffolk Registry of Deeds (Diiwaangelinta Heshiisaya).
- Mas'uuliyadda qareenka ka saaran bixiyaha deynta guriga waxay tahay in uu badbaadiyo maslaxadda bixiyaha deynta.
- Qaateyaasha deynta waxay kharashkooda ku qabsan karaa qareen ay doortaan oo mattalaa maslaxadooda ganacsiga.

- Ka hor inta aan la helin kaalmada maaliyadda, Milkiilaha Guriga waxaa laga rabaa in uu saxixo Qodobada iyo Sharuudaha brograamka, warqadda Promissory Note, Deynta Guriga, iyo warqadaha la xariira deynta.
- Ugu yaraan hal meel saddax (1/3) maaliyadda Magaalada waa in loo isticmaalo hagaajinta dibadda loona baahan yahay in laga arki karo jidka.
- Milkiilaha guriga wuxuu u ogolaan doonaa wakiilka Qeypta Xarunta Guriga Boston DND (DND Boston Home Center Division) in uu fattasho iyo baaro dibadda iyo gudaha dhismaha, sida qeybaha lagu nool yahay.
- Milkiilaha waxaa la siin doonaa kaalmo farsamo lacag la'aan ah iyo fiirinta xisaabta qandaraaslahu uu milkiilaha soo xushay iyo fattashaadda shaqada la dhamaystiray si uu u sugo tayada. Milkiileyaasha guriga waa in ay labo (2) xisaab qoran ka keenaan qandaraasleyaal ku jira diiwaanka, waa in uu haysto shahaado, iyo waa in uu haysto ceymis.
- Sida uu tilmaamo Ku-Takhasusaha Dhismaha DND, dhamaan hagaajinta degdega iyo hagaajinta ammaanka waa in la fulliyo ka hor inta aan la maalgelinin hagaajinta noocyada kale.
- Waxaa dhici karto in maalgelinta fiiqidda rinxiga macdanta "lead" ka badan tahay HomeWorks HELP deynta Magaalada ee la sijyo milkiileyaasha dakhli ahaan xaqa u yeeshaa iyo haysta caruur ka yar lex sanno. Dhamaan hantida, meesha uu daggan yahay cunugga ka yar lex (6) sanno waa in uu u hoggaansamo sharciyada u qoran Waaxda Caafimaadka Dadweynaha Massachusetts (Massachusetts Department of Public Health) ee105 CMR 460,000 "Ka Hortagga iyo Kantaroolka Sunta Macdanta "Lead" ("Lead Poisoning Prevention and Control").
- Hagaajinta dibadda ee loo aqoonsado qodobka 1/3 waxaa ka mid ah, balse kuma eka: rinji marrinta, hagaajinta looxa dhinacyada iyo dhinacyada ka samaysan "vinyl", dhagax, dariishadaha, fadhiyada dibadda, iyo saqaafka.
- Haaginta gudaha waxaa ka mid ah, balse kuma eka: jikkada, musqulada, meelaha la marro, qolalka jiifka, kabbisyada, darbiyada, iyo saqaafyada, siistemyada kululeynta, kor u kicinta korantada iyo biyo gelinta, ka hortagga cimilada iyo horumarinta dhaqaaleyn ta quwadda iyo ka hortagga biyaha soo gala dabaqa dhulka hoose.
- Maaliyadda Magaalada looma isticmaali karo hagaajinta soo socoto, sida, balse kuma eka: qalabka, qurxinta kore, ama waxyaabaha la adeegsado, tusaale ahaan, marmarka miisaska, saxanta qabeyska "jet", leexadka laga soo galo guryaha ama hagaajinta dhulka dibadda; darbiyada celiya ciidda; waxyaabaha dheeraadka, sida qurxinta dabaqa dhulka hoose ama meelaha ka banaan saqaafyada.

- Hagaajinta guriga waa in ay u hoggaansan tahay dhamaan tilmaamaha lagu dabaqi karo iyo sharchiyada la xariira guryaha iyo dagmooyinka ku qoran Diiwaanka Qaranka Meelaha Taariikhda (National Register of Historic Place), ama Guddiga Taariikhda Gobolka (State Historical Commission), ama Guddiga Astaamaha Magaalada Boston ku magacawday Astaanta Dagmada (Landmark District).
- Milkiilaha guriga wuxuu caddeynaa in iyaga, ama xubin kale oo ka tirsan qoyska sokke, uu iminka ama horay u ahayn toban iyo labdii bil (12) la soo dhaafay, shaqaale, wakiil, la-talliye, sarkaal ama sarkaal la doortay lana magacaabay ee Waaxda Horumarinta Xaafadda Magaalada Boston (City of Boston Department of Neighborhood Development). Marka laga hadlo kashifaaddaan "xubinta qoyska sokke" waxaa ka mid ah waalidiinta, xaaska, walaalaha, ama caruurta, iyadoo aan la fiirinin meesha ay daggan yahiin.
- Milkiileyaasha waa in aan lagu xakumin kadeedka dagganaha, ama aan lagu helin in uu jebiyay Sharchiyada Caddaaladda Guriyeynta (Fair Housing Laws).
- Milkiilaha guriga waa in uusan ahayn eedeynsane ku lug leh ashtako dambi ka socdo Maxkamadda Guriyeynta, ama dhexdhedaad-in ay waddo Guddiga Caddaaladda Guriyeynta Boston (Boston Fair Housing Commission) ama Guddiga Ka Soo Horjeedo Takoorka Massachusetts (Massachusetts Commission of Discrimination).
- Milkiilaha guriga waa in uusan iminka qeyb ka ahayn dacwad kiis iminka socda oo ku saabsan burbur dhaqaale (bankruptcy case). Haddii milkiilaha guriga uu horay qeyb ka ahaa dacwad la xariirta burburka dhaqaalah, Maxkamadda Burburka (Bankruptcy Court) waa in ay dacwadaas soo afjarto ama dibadda u tuurto kaddibna muddada racfaan kasta oo lagu dabaqi karo waa in ay dhamaato.
- Milkiilaha guriga wuxuu waafaqsan yahay in uu la hadlo saxaafadda, haddii la weydiyo in uu ka qeybgalo munaasabadda saxaafadda iyo/ama xayasiin kale oo la xariirto xayasiinta iyo/ama soo sheegidda manaafacaadka brograamka dayactirka.
- Milkiilaha guriga wuxuu waafagsan yahay in uu dhigo calaamat muujisa in Waaxda Horumarinta Xaafadda (Department of Neighborhood Development) dayactirto hantida iyo in calaamadda noocaas jiri doonto ilaa inta uu socdo dhismaha iyo muddo soddon (30) maalin kaddib.
- Hantida looma baddali karo kondominium muddo tobani (10) sanno kaddib marka dhismaha la dhamaystiro.
- Milkiilaha guriga wuxuu waafaqsan yahay in dagganeyaasha jira aan la saari doonin maxaa yeelay waxaa socda dayactirka Brograamka.

## XISAABINTA

Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, waqtii ka waqtii, in DND ay, si aan kala sooc lahayn u fullin doonto xisaabin si loogu hoggaansamo tilmaamaha Magaalada, Gobolka, iyo Federaalka, waxaan waafaqsanahay in aan si buuxdo ula shaqeeyo xisaabinta/wareysiga hantida haddii loo baahdo.

## AFEEF

HomeWorks HELP waa brograam ku saabsan deyn taasoo milkiileyaasha guriga siiso awood ay ku hagaajiyaan guriga ay iyaga doorteen. Magaalada qeyb kama aha heshiiska ka dhexeeyo milkiilaha guriga iyo qandaraaslaha. HomeWorks HELP ma siiso xuquuq qandaraasleyaasha, dad saddaxaad ama hay'ado aan qeyb ka ahayn heshiiskaan deynta.

Milkiilaha Guriga wuxuu caddeynaa in isaga/iyada fahamsan tahay dhamaan qodobada iyo sharuudaha kore iyo in dhamaan macluumaadka uu soo gudbiyay Milkiilaha Guriga loo soo saaray si loo helo deynta kaalmada guriyeynta iyo kaalmada farsamada laga helo Magaalada Boston iyo in macluumaadkaas la soo sheegay yahiin run iyo kuwo dhamaystiran ilaa inta ugu badan uu ogsoon yahay ama aaminsan yahay Milkiilaha Guriga. Marka si ula kac ah iyo si qaldan loo sheego xaqiqada la xariirto brograamkaan, taasi waxay dhallin kartaa in la diido manaaafacaadka ama in Magaalada dib loogu celiyo Magaalada xagga manaaafacaadka laga qaatay Brograamka. Si kale u sheegidda noocaas waa jebin loo geystay sharciga Federaalka iyo Gobolka.

La saxiixay sida hoos timaado ciqaabta been abuurka.

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**Milkiilaha/Arjiilaha (Saxiixa)**

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**Milkiilaha Guriga/Arjiilaha (Daabac)**

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**Taariikhda**

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**Milkiilaha Guriga/Arjiilaha-Labaad  
(Saxiixa)**

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**Milkiilaha Guriga/Arjiilaha Labaad  
(Daabac Magaca)**

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**Taariikhda**